

STATE OF MISSISSIPPI

COUNTY OF DESOTO

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS, on August 19, 2011, Benjamin McCaleb and wife, Angela McCaleb, executed a deed of trust to James E. Woods, Trustee for the benefit of EBI Land, LLC, a Mississippi limited liability company, which deed of trust is recorded in trust deed book 3,335 at page 614 in the records of the office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, EBI Land, LLC, beneficiary, having substituted Stacey L. Simpson as Trustee in the place of James E. Woods, by instrument dated November 4, 2013, recorded in DK T BK 3,738 at page 715, in the office of the Chancery Clerk, DeSoto County, Mississippi; and

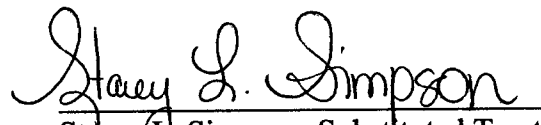
WHEREAS, default having been made in the payment of the indebtedness secured by said deed of trust and the entire indebtedness having been declared due and payable, and the said trustee having been required and directed by EBI Land, LLC, the legal holder of said indebtedness, to execute the trust and sell said land under the provisions of and by virtue of the authority conferred upon said trustee by said deed of trust, I, Stacey L. Simpson, will, on Friday, the 13<sup>th</sup> day of March, 2015, at the East front door of the DeSoto County Courthouse in Hernando, Mississippi, within legal hours (being between the hours of 11:00 AM and 4:00 PM) offer for sale and sell at public auction, for cash, the following described property situated in DeSoto County, Mississippi, to-wit:

Lot 7, Carriage Court Subdivision, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Page 13, Chancery Clerk's Office, DeSoto County, Mississippi.

Subject to all prior reservations of oil, gas and mineral rights and also to any rights of way and easements for public roads and public utilities, subdivision and zoning regulations and building restrictions in effect in DeSoto County, Mississippi.

Title to said property is believed to be good, however, I will convey only such title as is vested in me as trustee.

Witness my signature, this 11th day of February, 2015.

  
Stacey L. Simpson, Substituted Trustee  
P. O. Box 867  
New Albany, MS 38652  
662-534-4774

Publish: Feb. 17, 24, March 3, 10, 2015

3/13/15

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes of Mississippi, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated March 28, 2013, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on April 4, 2013, at Book 3,617, Page 711, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note, as may have been modified and extended, and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 4, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 5, 2015, at Book 3,934, Page 647; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

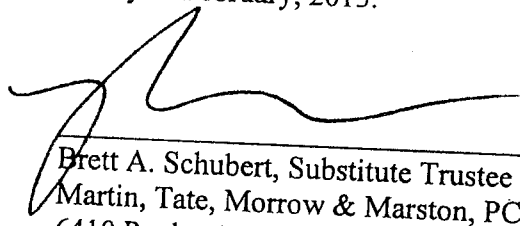
NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13<sup>th</sup> day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

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Lot 67, Section A, THE ESTATES OF DAVIS GROVE Subdivision, located in Section 23, Township 1 South, Range 7 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 89, Page 17, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.  
Parcel No: 1076-2307.0-00067.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 18<sup>th</sup> day of February, 2015.



Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

Publish: February 19, 2015; February 26, 2015; March 5, 2015; and, March 12, 2015.

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes of Mississippi, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated August 28, 2012, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on February 7, 2013, at Book 3,582, Page 554, and which Deed of Trust was re-recorded on April 16, 2013, at Book 3,623, Page 215, all in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note, as may have been modified and extended, and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 4, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 5, 2015, at Book 3,934, Page 633; and

WHEREAS, it is provided in the Deed of Trust, at the request of the lender, and upon default, the trustee, or substitute trustee, may advertise and sell the land and property described therein, as a whole or in separate parcels as said trustee, or substitute trustee deems best; and the undersigned has determined it best to execute the trust and sell the land and property described in the Deed of Trust to the exclusion of Lot 67, Estates of Davis Grove Subdivision, Section A, situated in Section 23, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 89, Pages 17-20, in the Chancery Clerk's Office of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in

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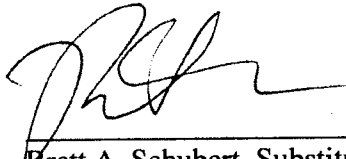
accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13<sup>th</sup> day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

Lots 15, 17, 23, 25, 131, 135, 137, 138, and 141, ESTATES OF DAVIS GROVE Subdivision, Section A, situated in Section 23, Township 1 South, Range 7 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 89, Pages 17-20, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.  
Parcel Nos: 1076-23070-00015.00; 1076-23070-00017.00; 1076-23070-00023.00; 1076-23070-00025.00; 1076-23070-00131.00; 1076-23070-00135.00; 1076-23070-00137.00; 1076-23070-00138.00; 1076-23070-00141.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 18<sup>th</sup> day of February, 2015.



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Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

Publish: February 19, 2015; February 26, 2015; March 5, 2015; and, March 12, 2015.

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes of Mississippi, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated October 5, 2014, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on December 4, 2014, at Book 3,911, Page 38, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note, as may have been modified and extended, and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 4, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 5, 2015, at Book 3,934, Page 639; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13<sup>th</sup> day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

Lots 69, 329, 331, 332, 428, and 429, Area 5, Section A, Snowden Grove P.U.D.,

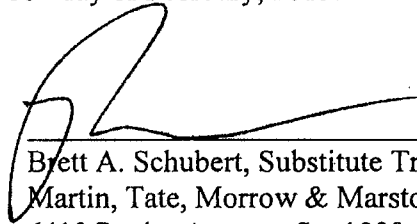
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situated in Section 3, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 95, Pages 1-3, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Parcel Nos: 2072-03110-00069.00; 2072-03110-00329.00; 2072-03110-00331.00; 2072-03110-00332.00; 2072-03110-00428.00; 2072-03110-00429.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 18<sup>th</sup> day of February, 2015.

  
Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

Publish: February 19, 2015; February 26, 2015; March 5, 2015; and, March 12, 2015.



**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes of Mississippi, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated August 24, 2011, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on August 30, 2011, at Book 3,336, Page 271, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note, as may have been modified and extended, and the indebtedness secured, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 4, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 5, 2015, at Book 3,934, Page 631; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the land and property described in the Deed of Trust in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

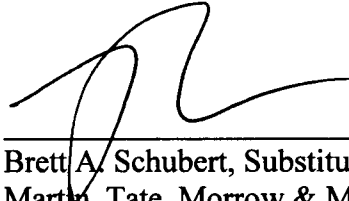
NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13th day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

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Lots 5, 6, 89, 90, 100, 102, 104, 105, and 118, ESTATES OF DAVIS GROVE Subdivision, Section A, situated in Section 23, Township 1 South, Range 7 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 89, Page 17, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property. Parcel Nos: 1076-23070-00005.00; 1076-2370-00006.00; 1076-23070-00089.00; 1076-23070-00090.00; 1076-23070-00100.00; 1076-23070-00102.00; 1076-23070-00104.00; 1076-23070-00105.00; 1076-23070-00118.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 17<sup>th</sup> day of February, 2015.



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Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

Publish: February 19, 2015; February 26, 2015; March 5, 2015; and, March 12, 2015.

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated June 6, 2014, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on June 19, 2014, at Book 3,832, Page 422, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 4, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 5, 2015, at Book 3,934, Page 621; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13<sup>th</sup> day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the east front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

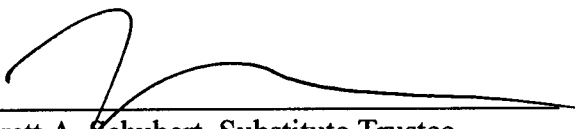
Lot 4, Section "A", Asbury Place Subdivision, situated in Section 19, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat record in Plat Book 90, Page 36-37, in the Chancery Clerk's Office of Desoto County, Mississippi, to

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which plat reference is hereby made for a more particular description of said property.  
Parcel No: 1064-1929.0-00004.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 17<sup>th</sup> day of February, 2015.



Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

Publish: February 19, 2015; February 26, 2015; March 5, 2015; and, March 12, 2015.

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated September 27, 2013, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on October 1, 2013, at Book 3,720, Page 275, in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the Deed of Trust provides that upon default, the trustee, or substitute trustee, is authorized to sell the property described in and conveyed by and through the Deed of Trust, in whole or in part, at public auction to the highest bidder for cash upon the terms stated in the Deed of Trust; and

WHEREAS, the property described in and conveyed by and through the Deed of Trust included three lots in addition to the property described below, which were each partially released from the Deed of Trust, said partial releases of record in the Office of Desoto County Chancery Clerk at Book 3,934, Page 784; Book 3,934, Page 786; and Book 3,930, Page 154; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 5, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 6, 2015, at Book 3,935, Page 221; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in

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accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13<sup>th</sup> day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the east front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

Lots 97, 98, 99, 102, 103, 105, 106, 107, 115, 116, 117, 118, 119, 120, 122, 123, 124, 125, 126, 127, 128, 129, 130, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, Section B, Asbury Place Subdivision, situated in Section 19, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat record in Plat Book 96, Page 2, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Parcel Nos: 1064-19320-00097.00; 1064-19320-00098.00; 1064-19320-00099.00; 1064-19320-00102.00; 1064-19320-00103.00; 1064-19320-00105.00; 1064-19320-00106.00; 1064-19320-00107.00; 1064-19320-00115.00; 1064-19320-00116.00; 1064-19320-00117.00; 1064-19320-00118.00; 1064-19320-00119.00; 1064-19320-00120.00; 1064-19320-00122.00; 1064-19320-00123.00; 1064-19320-00124.00; 1064-19320-00125.00; 1064-19320-00126.00; 1064-19320-00127.00; 1064-19320-00128.00; 1064-19320-00129.00; 1064-19320-00130.00; 1064-19320-00132.00; 1064-19320-00133.00; 1064-19320-00134.00; 1064-19320-00135.00; 1064-19320-00136.00; 1064-19320-00137.00; 1064-19320-00138.00; 1064-19320-00139.00; 1064-19320-00140.00; 1064-19320-00141.00; 1064-19320-00142.00; 1064-19320-00143.00; 1064-19320-00145.00; 1064-19320-00146.00; 1064-19320-00147.00; 1064-19320-00148.00; 1064-19320-00149.00; 1064-19320-00150.00; 1064-19320-00151.00; 1064-19320-00152.00; 1064-19320-00153.00; 1064-19320-00154.00; 1064-19320-00155.00; 1064-19320-00156.00; 1064-19320-00157.00; 1064-19320-00158.00; 1064-19320-00159.00; 1064-19320-00160.00; 1064-19320-00161.00; 1064-19320-00162.00; 1064-19320-00163.00; and 1064-19320-00164.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which

are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 17<sup>th</sup> day of February, 2015.

A handwritten signature in black ink, appearing to read 'Brett A. Schubert', written over a horizontal line.

Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

Publish: February 19, 2015; February 26, 2015; March 5, 2015; and, March 12, 2015.

**NOTICE OF SALE BY SUBSTITUTE TRUSTEE**

WHEREAS, Vintage Homes, LLC, executed that certain Real Estate Deed of Trust ("Deed of Trust") dated June 6, 2014, to J. Patrick Caldwell, Trustee, for the benefit of BancorpSouth Bank, which Deed of Trust was recorded on June 19, 2014, at Book 3,832, Page 438, which was re-recorded on December 3, 2014, at Book 3,910, Page 733, each in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the beneficiary of the Deed of Trust, and the present holder of the promissory note, as may have been modified and extended, and the indebtedness secured thereby, substituted Brett A. Schubert, as Trustee therein, as authorized by the terms thereof, by that certain Appointment of Substitute Trustee executed on February 4, 2015, and recorded in the Office of the Chancery Clerk of Desoto County, Mississippi on February 5, 2015, at Book 3,934, Page 619; and

WHEREAS, default having been made in the terms and conditions of Deed of Trust, and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of the Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell the below described land and property, which was described in and conveyed by the Deed of Trust, in accordance with the terms of same for the purpose of raising the sums due thereunder, together with attorney's fees and costs, Substitute Trustee's fees, and the expenses of sale.

NOW, THEREFORE, I, Brett A. Schubert, Substitute Trustee, will, on the 13<sup>th</sup> day of March, 2015, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of Desoto, Mississippi, the following described property lying and being situated in the County of Desoto, Mississippi:

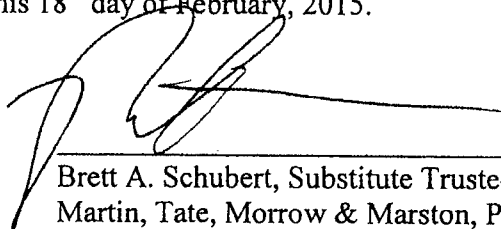
3. 13. 2015



Lot 100, Area 5, Section "A", Snowden Grove P.U.D., situated in Section 3, Township 2 South, Range 7 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 95, Pages 1-3, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.  
Parcel No: 2072-03110-00100.00.

The sale of the aforesaid property, which was described in and conveyed by and through the Deed of Trust, shall be made subject to any and all matters a present and accurate survey of the property may show; the rights of any tenant(s) in possession with leasehold interest(s) which are not subordinate to the lien of the Deed of Trust and/or extinguished by the sale; any and all instruments of record in the Desoto County Chancery Clerk's Office, including, but not limited to, all prior liens, rights of way, building lines, covenants, easements, restrictions, and encumbrances of record, if any; and any and all unpaid taxes and assessments, including penalties and interest, if any. I WILL CONVEY only such title as is vested in me as Substitute Trustee. The right is reserved to adjourn the date of sale to another date or time without further publication, upon announcement at the time for the above.

WITNESS MY SIGNATURE, this 18<sup>th</sup> day of February, 2015.

A handwritten signature in black ink, appearing to read "B. Schubert", is written over a horizontal line.

Brett A. Schubert, Substitute Trustee  
Martin, Tate, Morrow & Marston, PC  
6410 Poplar Avenue, Ste 1000  
Memphis, Tennessee 38119  
901-522-9000

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